



Town of Louise Acquisition Project

Full Mitigation Best Practice Story

Humphreys County, Mississippi

Louise, MS - Gill Quarter, a low-income, 22-home subdivision in the Mississippi delta Town of Louise, is located within the Silver Creek floodway. Seasonal flooding of the subdivision is a constant threat to the homeowners and has caused great damage to their homes.



The Mississippi Emergency Management Agency, the Town of Louise, the South Delta Planning and Development District, and the Mississippi Department of Economic and Community Development participated in the project to provide Hazard Mitigation Grant funds and Community Development Block Grant funds to acquire the structures and relocate the residents to new affordable housing and rental units.

The most valuable information source was the combined experience of the participants. But the best benefit was the removal of people and structures from the floodway.

Standard Homeowner's insurance policies do not cover flood damage. The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region IV**

State: **Mississippi**

County: **Humphreys County**

Key Activity/Project Information

Sector: **Public**

Hazard Type: **Flooding**

Activity/Project Type: **Acquisition/Buyouts**

Structure Type: **Wood Frame**

Activity/Project Start Date: **05/1999**

Activity/Project End Date: **Ongoing**

Funding Source: **Hazard Mitigation Grant Program (HMGP); Other Federal Agencies (OFA)**

Funding Recipient: **Property Owner - Residential**

Funding Recipient Name: **Town of Louise**

Activity/Project Economic Analysis

Cost: **\$800,000.00 (Estimated)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Unknown**

Value Tested By Disaster? **No**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: **<http://www.msema.org>**

Reference URL 2: **<http://www.floodsmart.gov/>**

Main Points

- Seasonal flooding of the subdivision is a constant threat to the homeowners and has caused great damage to their homes.
- Acquired the structures and relocate the low-income residents to new affordable housing and rental units.
- The most valuable information source was the combined experience of the participants. But the best benefit was the removal of people and structures from the floodway.